

The paragraph beginning at page 11, line 1, has been replaced with the following:

B3 Fig. 3 shows an alternative embodiment where the PIAs are connected to the Data Processing Center (DPC) using a cellular digital packet data.

The paragraph beginning at page 25, line 29, has been replaced with the following:

B4 Next, the payor enters a PIN code into the PIA keypad (step 704). At this point, the PIA transmits the biometric-PIN to the DPC for identification, along with the PIA hardware identification code (step 720). The DPC identifies the payor using the biometric sample (step 706), and retrieves the list of financial accounts that the payor has previously registered with the system. The DPC identifies the payee using the PIA hardware identification code that was previously registered by the payee (step 712). The DPC transmits the list of financial accounts registered for the payor back to the PIA (step 708). The transaction amount is entered at this time (step 710), if not entered when the PIN is entered.

IN THE CLAIMS:

Please amend the claims to read as follows:

1. (First Amendment) A method for tokenless authorization of an electronic payment between a payor and a payee using an electronic third party identifier and at least one payor bid biometric sample, said method comprising the steps of:
- a payor registration step, wherein the payor registers with an electronic third party identifier at least one registration biometric sample, and at least one payor financial account identifier;
 - a payor biometric sample collection step, wherein at least one payor bid biometric sample is obtained from the payor's person;
 - at least one transmission step, wherein the payor bid biometric sample is electronically forwarded to the third-party electronic identifier;
 - a payor identification step, wherein the electronic third party identifier compares the payor bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the payor;
 - an identification response step, wherein upon successful identification of the payor, the electronic third-party identifier electronically forwards at least one payor financial account identifier to the payee;